



## **What's in YOUR Federal Retirement Wallet? Training (Virtual)**

### **AGENDA**

#### **Track 1 Early to Mid-Career Retirement Planning**

#### **Day 1 Tuesday, September 12, 2023**

#### **9:00 am-4:30 pm Central Time (CT)**

#### **Morning Sessions – Virtual**

- 8:30 am*                      *Virtual Waiting Room Opens*
- 9:00 am-10:00 am*        **Intro to TSP**  
Randy Urban, Federal Retirement Thrift Investment Board (TSP)
- How the TSP fits into your overall retirement benefits package.
  - **TSP Contributions**
  - Understanding the IRS contribution limits and how to make TSP contributions.
  - What are traditional and Roth contributions? It's a tax decision.
  - Rolling over money from other qualified employer plans and IRAs into the TSP.
- 10:00 am-10:15 am*        *Break*
- 10:15 am-11:30 am*        **TSP Investment Fund Options**  
Randy Urban, Federal Retirement Thrift Investment Board (TSP)
- Recognize why your TSP investment fund knowledge is important to meet your retirement goals.
  - Be able to identify and understand the 15 core TSP funds. Understanding how the TSP Mutual Fund Window works.
  - What TSP investment fund terms should I understand?
- 11:30 am-1:00 pm*        *Lunch on Your Own*

#### **Afternoon Sessions – Virtual**

- 1:00 pm-2:30 pm*        **Federal Employees Retirement System (FERS) Overview – All Tracks**  
JoAnna Spicer, U.S. Office of Personnel Management (OPM)
- This class will highlight the key elements of retirement benefits under

the Federal Employees Retirement System (FERS) program, including eligibility requirements, survivor benefits, treatment of deposits and redeposits, contributions, and the FERS annuity supplement. Participants will get the opportunity to ask questions and review different tools to manage their retirement benefits.

2:30 pm-2:45 pm

*Break*

2:45 pm-4:00 pm

**Financial Retirement Literacy for Feds** – All Tracks

Victoria Prescott, U.S. Securities and Exchange Commission (SEC)

What Keeps You Awake at Night? Are All Those Unsolicited Retirement Training Flyers Really from OPM? Resources for Investing Literacy

4:00 pm-4:30 pm

**Optional: FERS Q&A Session**

JoAnna Spicer, U.S. Office of Personnel Management (OPM)

4:30 pm

*Adjourn*

## **Track 1 Early to Mid-Career Retirement Planning Day 2 Wednesday, September 13, 2023 9:00 am-3:30 pm Central Time (CT)**

### **Morning Sessions – Virtual**

8:30 am

*Virtual Waiting Room Opens*

9:00 am-10:15 am

**Social Security 101** – All Tracks

Debbie Sawyer-Smith, Social Security Administration (SSA)

Five steps toward your financial security; Overview of Social Security benefits & eligibility factors; Windfall Elimination Provision and Government Pension Offset (WEP/GPO); Working While Receiving Benefits; How to Create a **my Social Security** Account

10:15 am-10:30 am

*Break*

10:30 am-11:45 am

**Medicare 101** – All Tracks

Sylvia S. Gary, U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services (HHS CMS)

Coordination of Benefits/Third Party Liability—Dual-Eligible Beneficiaries; MediGap; Medicare and Employer Group Health Plans

11:45 am-1:00 pm

*Lunch On Your Own*

## Afternoon Sessions – Virtual

1:00 pm-2:15 pm

### **TSP Loans and In-Service Withdrawals**

Randy Urban, Federal Retirement Thrift Investment Board (TSP)

- Accessing your savings while still employed through loans and in-service withdrawals.  
**Understand how to request and repay a TSP loan.**
- What is the impact of a TSP loan or in-service withdrawal on your TSP account balance in retirement?

2:15 pm-2:30 pm

*Break*

2:30 pm-3:30 pm

### **TSP: Understand TSP Death Benefits**

Randy Urban, Federal Retirement Thrift Investment Board (TSP)

- What is a beneficiary designation and how do I submit one?  
How is a participants death reported to the FRTIB – TSP?
- How are payments made to beneficiaries? What is a BPA account? TSP Educational Resources and Online Learning
- TSP resources designed to further your personal research and answer any further questions you may have.
- How do I register for and attend free TSP webinars and courses online?

3:30 pm

Adjourn

Feedback Survey:

[https://www.surveymonkey.com/r/  
WIYFRWSeptemberSession2023](https://www.surveymonkey.com/r/WIYFRWSeptemberSession2023)